

**THIS ORDER IS SIGNED AND ENTERED.**

**Dated: December 26, 2024**



  
Hon. Catherine J. Furay  
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WISCONSIN**

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IN RE:	)	Case No.	3-23-11173-cjf
William M Webster	)	Chapter:	13
Laura L Webster	)		
Debtor(s).	)	Judge Catherine J. Furay	

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**ORDER DENYING MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

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Pursuant to the Motion for Relief of Citizens Bank, N.A. f/k/a RBS Citizens N.A. (hereinafter “the Creditor”) with respect to the property located at 2339 Monroe St, Madison, WI 53711, this matter was heard on December 16, 2024, the Creditor appearing through its counsel Codilis, Moody & Circelli, P.C. by Matthew Comella and upon the arguments and statements of counsel and all the files, records and proceedings herein,

IT IS HEREBY ORDERED that the motion is denied, subject to the following terms and provisions of this Order:

1. That the Creditor may file a supplemental Proof of Claim for the post-petition arrearages through December 31, 2024.

The arrearage is itemized as follows:

# of Missed Mortgage Payments	From	To	Monthly Payment Amount	Total Amount Missed
4	09/01/2024	12/01/2024	\$2,108.70	\$8,434.80
Attorney Fees/Cost				\$450.00
TOTAL ARREARAGE				\$8,884.80

2. That commencing with the January 1, 2025 post-petition mortgage payment and continuing through and including the September 1, 2025 post-petition mortgage payment, the Debtors shall make all monthly mortgage payments to the Creditor in sufficient time to be received on or before the 15<sup>th</sup> day of each month in which each such payment is due. In the event any such payment is not received in a timely manner, the Creditor, its servicing agent or its counsel may submit an affidavit of default.

3. That commencing with the October 1, 2025 post-petition mortgage payment, the Debtors shall make all monthly mortgage payments to the Creditor in sufficient time to be received on or before the 15<sup>th</sup> day of each month in which each such payment is due. In the event any such payment is not received in a timely manner, counsel for the Creditor may request by letter another Hearing upon the Motion for Relief from the Automatic Stay.

4. That the Court will not enforce the “doomsday provision” (but would enforce a letter renewal to which no objection was filed) for any post-petition payment defaults prior to the effective date of the Order. The effective date of this Order is 14-days after entry.

5. That pending further notice, the amount of the monthly mortgage payment is \$2,108.70 and payment shall be made to the Creditor at Citizens Bank, N.A. a/k/a Citizens One Home Loans, P.O. Box 2800 Glen Allen, VA 23058.

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